Certificate Number: 05781-NJ-DE-037676993

Bankruptcy Case Number: 23-14292



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>August 14, 2023</u>, at <u>4:11</u> o'clock <u>PM PDT</u>, <u>Salvatore Salzarulo</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: August 14, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>